

FORM B1		United States Bankruptcy Court Northern District of Illinois		Voluntary Petition																	
Name of Debtor (if individual, enter Last, First, Middle): GIES, PEGGY J		Name of Joint Debtor (Spouse)(Last, First, Middle):																			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): XXX-XX-7837		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																			
Street Address of Debtor (No. & Street, City, State & Zip Code): 2346 VALLEY VIEW PARK FOREST, IL 60466		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																			
County of Residence or of the Principal Place of Business: WILL		County of Residence or of the Principal Place of Business:																			
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																			
Location of Principal Assets of Business Debtor (if different from street address above):																					
Information Regarding the Debtor (Check the Applicable Boxes)																					
Venue (Check any applicable box)																					
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																					
Type of Debtor (Check all boxes that apply)			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)																		
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank			<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																		
Nature of Debts (Check one box)			Filing Fee (Check one box)																		
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			<input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																		
Chapter 11 Small Business (Check all boxes that apply)																					
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																					
Statistical/Administrative Information (Estimates only)																					
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																					
Estimated Number of Creditors <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>						1-15	16-49	50-99	100-199	200-999	1000-over	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
1-15	16-49	50-99	100-199	200-999	1000-over																
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
Estimated Assets																					
<table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>						\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million														
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
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\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million														
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
THIS SPACE IS FOR COURT USE ONLY																					

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): PEGGY J GIES	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint)		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)	
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		<input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
X <u>/s/ PEGGY J GIES</u> Signature of Debtor		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts)	
X <u>Not Applicable</u> Signature of Joint Debtor		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.	
Telephone Number (If not represented by attorney)		X <u>/s/ MATTHEW M LITVAK</u> <u>6/7/2005</u> Signature of Attorney for Debtor(s) Date	
6/7/2005 Date		Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
Signature of Attorney		Signature of Non-Attorney Petition Preparer	
X <u>/s/ MATTHEW M LITVAK</u> Signature of Attorney for Debtor(s)		I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
MATTHEW M LITVAK, 6208529 Printed Name of Attorney for Debtor(s) / Bar No.		Not Applicable Printed Name of Bankruptcy Petition Preparer	
LAW OFFICE OF MATTHEW LITVAK Firm Name		Social Security Number (Required by 11 U.S.C. § 110(c.))	
155 N HARBOR UNIT 4301 Address		Address	
CHICAGO, IL 60601		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:	
312-337-8131 312-240-0405 Telephone Number		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
6/7/2005 Date		X <u>Not Applicable</u> Signature of Bankruptcy Petition Preparer	
Signature of Debtor (Corporation/Partnership)		Date	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
X <u>Not Applicable</u> Signature of Authorized Individual			
Printed Name of Authorized Individual			
Title of Authorized Individual			
Date			

Form B6
(6/90)

**United States Bankruptcy Court
Northern District of Illinois**

In re **PEGGY J GIES**

Case No.

Chapter **13**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 85,000.00		
B - Personal Property	YES	3	\$ 88,790.42		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 61,056.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 30,304.59	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,539.82
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 3,374.16
Total Number of sheets in ALL Schedules ➤		15			
Total Assets ➤			\$ 173,790.42		
			Total Liabilities ➤		\$ 91,360.59

FORM B6A

(6/90)

In re: PEGGY J GIES

Case No.

Debtor

(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
DEBTOR'S RESIDENCE, 2346 VALLEY VIEW DRIVE, PARK FOREST, IL. DEBTOR OWNS A 50% UNDIVIDED INTEREST IN THE RESIDENCE WITH HER FORMER HUSBAND, GREG GIES, 225 RUTH STREET, CALUMET CITY, IL 60409. DEBTOR BELIEVES PROPERTY HAS A FAIR MARKET VALUE OF \$170,000, SCHEDULED VALUE REPRESENTS DEBTOR'S 50% SHARE OF TOTAL FAIR MARKET VALUE.	Co-Owner	J	\$ 85,000.00	\$ 49,056.00
Total >			\$ 85,000.00	

(Report also on Summary of Schedules.)

In re **PEGGY J GIES**

Case No.

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		DEBTOR'S CHECKING ACCOUNT, HARRIS BANK.		100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		DEBTOR'S HOUSEHOLD GOODS AND FURNISHINGS IN DEBTOR'S POSSESSION.		500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		DEBTOR'S NECESSARY WEARING APPAREL IN DEBTOR'S POSSESSION.		100.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.		UNVESTED ANNUITY CONSISTING OF TAX DEFERRED COMPENSATION, HELD BY LINCOLN FINANCIAL GROUP. PROCEEDS OF ACCOUNT ARE SUBJECT TO TAXATION AS INCOME FOR EARLY WITHDRAWAL AND EARLY WITHDRAWAL PENALTY		5,605.97
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		DEBTOR'S IRA MANAGED BY ING USA, POB 9271, DES MOINES, IA 50306		48,507.59
		DEBTOR'S ROTH IRA MANAGED BY FINANCIAL NETWORK		18,230.00

In re **PEGGY J GIES**

Case No.

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		DEBTOR'S ROTH IRA MANAGED BY FINANCIAL NETWORK INVESTMENT, 350 E, CONGRESS PKWY, STE C., CRYSTAL LAKE, IL 60014-9284		746.86
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 HONDA CIVIC, IN DEBTOR'S POSSESSION.		15,000.00
24. Boats, motors, and accessories.	X			

In re **PEGGY J GIES**

Debtor

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total ➤				\$ 88,790.42

2 continuation sheets attached

Total ➤

\$ 88,790.42

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM B6C

(6/90)

In re **PEGGY J GIES**

Debtor.

, Case No. _____

(If known) _____

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
2005 HONDA CIVIC, IN DEBTOR'S POSSESSION.	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	1,200.00 1,400.00	15,000.00
DEBTOR'S CHECKING ACCOUNT, HARRIS BANK.	735 ILCS 5/12-1001(b)	100.00	100.00
DEBTOR'S HOUSEHOLD GOODS AND FURNISHINGS IN DEBTOR'S POSSESSION.	735 ILCS 5/12-1001(b)	500.00	500.00
DEBTOR'S IRA MANAGED BY ING USA, POB 9271, DES MOINES, IA 50306	735 ILCS 5/12-704	0.00	48,507.59
DEBTOR'S NECESSARY WEARING APPAREL IN DEBTOR'S POSSESSION.	735 ILCS 5/12-1001(a),(e)	0.00	100.00
DEBTOR'S RESIDENCE, 2346 VALLEY VIEW DRIVE, PARK FOREST, IL. DEBTOR OWNS A 50% UNDIVIDED INTEREST IN THE RESIDENCE WITH HER FORMER HUSBAND, GREG GIES, 225 RUTH STREET, CALUMET CITY, IL 60409. DEBTOR BELIEVES PROPERTY HAS A FAIR MARKET VALUE OF \$170,000, SCHEDULED VALUE REPRESENTS DEBTOR'S 50% SHARE OF TOTAL FAIR MARKET VALUE.	735 ILCS 5/12-901	7,500.00	85,000.00
DEBTOR'S ROTH IRA MANAGED BY FINANCIAL NETWORK	735 ILCS 5/12-704	0.00	18,230.00

FORM B6C

(6/90)

In re PEGGY J GIES, Case No. _____
Debtor. (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
DEBTOR'S ROTH IRA MANAGED BY FINANCIAL NETWORK INVESTMENT, 350 E, CONGRESS PKWY, STE C., CRYSTAL LAKE, IL 60014-9284	735 ILCS 5/12-704	0.00	746.86
UNVESTED ANNUITY CONSISTING OF TAX DEFERRED COMPENSATION, HELD BY LINCOLN FINANCIAL GROUP. PROCEEDS OF ACCOUNT ARE SUBJECT TO TAXATION AS INCOME FOR EARLY WITHDRAWAL AND EARLY WITHDRAWL PENALTY	735 ILCS 5/12-704	0.00	5,605.97

In re: **PEGGY J GIES**

Debtor

Case No.

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Security Agreement 2005 HONDA CIVIC, IN DEBTOR'S POSSESSION. _____ VALUE \$15,000.00	X			12,000.00	0.00
AMERICAN HONDA FINANCE P.O. Box 165378 Irving, TX 75016-5378			Mortgage DEBTOR'S RESIDENCE, 2346 VALLEY VIEW DRIVE, PARK FOREST, IL DEBTOR OWNS A 50% UNDIVIDED INTEREST IN THE RESIDENCE WITH HER FORMER HUSBAND, GREG GIES, 225 RUTH STREET, CALUMET CITY, IL 60409. DEBTOR BELIEVES PROPERTY HAS A FAIR MARKET VALUE OF \$170,000, SCHEDULED VALUE REPRESENTS DEBTOR'S 50% SHARE OF TOTAL FAIR MARKET VALUE. _____ VALUE \$85,000.00	X			49,056.00	0.00
ACCOUNT NO.								
HARRIS TRUST AND SAVINGS BANK 111 W MONROE STREET POB 755 CHICAGO, IL 60690								

0 Continuation sheets attached

Subtotal ➤
(Total of this page)
Total ➤
(Use only on last page)

\$61,056.00
\$61,056.00

(Report total also on Summary of Schedules)

In re **PEGGY J GIES**

Debtor

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Other Priority Debts

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.
(04/04)

In re PEGGY J GIES

Debtor

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal (Total of this page) ➤	\$0.00
Total (Use only on last page of the completed Schedule E.) ➤	\$0.00

(Report total also on Summary of Schedules)

In re PEGGY J GIES

Debtor

Case No. _____

(If known) _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT <small>X</small>	UNLIQUIDATED <small>X</small>	DISPUTED <small>X</small>	AMOUNT OF CLAIM
ACCOUNT NO. 4427-1030-1533-0714		CREDIT CARD PURCHASES OF CONSUMER GOODS ACCRUED OVER YEARS.		X		8,831.78
BANK OF AMERICA POB 53132 PHOENIX, AZ 85072		MERCHANT CREDIT CARD PURCHASES OF CONSUMER GOODS.		X		2,800.00
ACCOUNT NO. 5222-7600-8915-2078		CREDIT CARD PURCHASES OF CONSUMER GOODS ACCRUED OVER YEARS.		X		7,672.81
CHASE MASTERCARD POB 15651 WILMINGTON, DE 19886		CREDIT CARD PURCHASES OF CONSUMER GOODS ACCRUED OVER YEARS.		X		11,000.00
ACCOUNT NO. 5398-4200-1359-1937		CREDIT CARD PURCHASES OF CONSUMER GOODS ACCRUED OVER YEARS.		X		\$30,304.59
CITI MASTERCARD POB 45165 JACKSONVILLE, FL 32232						

0 Continuation sheets attached

Subtotal >	\$30,304.59
Total >	\$30,304.59

(Report also on Summary of Schedules)

In re: PEGGY J GIES

Case No.

Debtor

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H

(6/90)

In re: PEGGY J GIES

Debtor

Case No.

(If known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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Form B6I
(12/03)

In re **PEGGY J GIES**

Debtor

, Case No.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status:	DIVORCED	
DEPENDENTS OF DEBTOR AND SPOUSE		
	RELATIONSHIP	AGE
	SON	27
	SON	25
Employment:	DEBTOR	SPOUSE
Occupation	SECRETARY	
Name of Employer	DENNIS W HETLER	
How long employed		
Address of Employer	161 N CLARK ST CHICAGO, IL 60602	

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ 4,583.34	\$ _____
Estimated monthly overtime	\$ 0.00	\$ _____
SUBTOTAL	\$ 4,583.34	\$ _____
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 1,344.12	\$ _____
b. Insurance	\$ 0.00	\$ _____
c. Union dues	\$ 0.00	\$ _____
d. Other (Specify) _____	\$ 0.00	\$ _____
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,344.12	\$ _____
TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,239.22	\$ _____
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ _____
Income from real property	\$ 0.00	\$ _____
Interest and dividends	\$ 0.00	\$ _____
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ _____
Social security or other government assistance (Specify) _____	\$ 0.00	\$ _____
Pension or retirement income	\$ 300.60	\$ _____
Other monthly income (Specify) _____	\$ 0.00	\$ _____
TOTAL MONTHLY INCOME	\$ 3,539.82	\$ _____

TOTAL COMBINED MONTHLY INCOME **\$ 3,539.82** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following
the filing of this document:
NONE

Form B6J
(6/90)

In re **PEGGY J GIES**

Case No. _____

Debtor

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

- Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	664.00
Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>		
Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>		
Utilities Electricity and heating fuel	\$	295.00
Water and sewer	\$	0.00
Telephone	\$	75.00
Other _____	\$	0.00
Home maintenance (repairs and upkeep)	\$	131.00
Food	\$	700.00
Clothing	\$	60.00
Laundry and dry cleaning	\$	37.00
Medical and dental expenses	\$	45.00
Transportation (not including car payments)	\$	284.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	35.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	83.33
Life	\$	0.00
Health	\$	0.00
Auto	\$	86.83
Other _____	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) REAL ESTATE TAXES	\$	383.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	239.00
Other _____	\$	0.00
Alimony, maintenance or support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other COLLEGE TUITION ASSISTANCE FOR DAUGHTER	\$	165.00
DOG FOOD AND VET EXPENSES	\$	72.00
POST OFFICE BOX	\$	4.00
SAFE DEPOSIT BOX	\$	7.00
WILL COUNTY HEALTH DEPARTMENT	\$	8.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,374.16
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income	\$	3,539.82
B. Total projected monthly expenses	\$	3,374.16
C. Excess income (A minus B)	\$	165.66
D. Total amount to be paid into plan each	Monthly (interval)	165.66

Official Form 6 - Cont .
(12/03)

In re: PEGGY J GIES,
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16
(Total shown on summary page plus 1.)
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 6/7/2005

Signature: s/ PEGGY J GIES
PEGGY J GIES

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re: **PEGGY J GIES**
XXX-XX-7837

Case No. _____
Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

- None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
45,252.00	INCOME FROM EMPLOYMENT.	2003
45,252.00	INCOME FROM EMPLOYMENT	2004

2. Income other than from employment or operation of business

- None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD

3. Payments to creditors

- None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
HARRIS TRUST AND SAVINGS BANK 111 W MONROE STREET POB 755 CHICAGO, IL 60690	APRIL 1, 2005 MAY 1, 2005 JUNE 1, 2005	1,995.00	49,056.00

- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None



- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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-
- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None



- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None



- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
LAW OFFICE OF MATTHEW LITVAK 155 N HARBOR UNIT 4301 CHICAGO, IL 60601	6-1-05	\$406.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
BOSAK HONDA 9800 INDIANAPOLIS BLVD. HIGHLAND, IN 46322 NONE	05/22/2005	1999 HONDA CIVIC, \$4,200.

11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
FINANCIAL NETWORK INVESTMENT CORP 200 N SEPULVEDA BLVD SUITE 1300 EL SEGUNDO, CA 90245-5672	DEBTOR'S IRA RETIREMENT ACCOUNT 5FN-791050, \$0.00	\$48,507.59 TRANSFERRED TO DEBTOR'S IRA HELD BY ING USA.

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
FIRST UNITED BANK 700 W EXCHANGE ST. CRETE, IL	PEGGY GIES 2346 VALLEY VIEW DR. PARK FORREST, IL	SILVERWARE SET GIVEN BY DEBTOR'S MOTHER TO DEBTOR'S CHILDREN.	

13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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NAME AND ADDRESS OF OWNER MEGAN GIES 2346 VALLEY VIEW PARK FORREST, IL 60466	DESCRIPTION AND VALUE OF PROPERTY INTEREST BEARING ACCOUNT CONSISTING OF PROCEEDS OF DAUGHTER'S US SAVINGS BONDS HELD FOR DAUGHTER'S TUITION. \$11,348.87	LOCATION OF PROPERTY FINANANCIAL NETWORK 200 N SEPULVEDA BLVD SUITE 1300 EL SEGUNDO, CA 90245-5672
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15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

SITE NAME AND ADDRESS DEBTOR'S RESIDENCE 2346 VALLEY VIEW PARK FOREST, IL 60466	NAME AND ADDRESS OF GOVERNMENTAL UNIT THE COUNTY OF WILL 12 N CHICAGO ST. JOLIET, IL	DATE OF NOTICE 04/11/2005	ENVIRONMENTAL LAW WILL COUNTY SEWAGE TREATMENT ORDINANCE
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- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS
OF GOVERNMENTAL UNIT
THE COUNTY OF WILL
121 N CHICAGO
JOLIET, IL

DOCKET NUMBER
05 OV 1573

STATUS OR
DISPOSITION
PENDING

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/7/2005

Signature of Debtor s/ PEGGY J GIES
PEGGY J GIES

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re: **PEGGY J GIES**

Case No.

Chapter **13**

Debtor

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 1,200.00
Prior to the filing of this statement I have received	\$ 404.00
Balance Due	\$ 796.00

2. The source of compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

None

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 6/7/2005

/s/ MATTHEW M LITVAK
MATTHEW M LITVAK, Bar No. 6208529

LAW OFFICE OF MATTHEW LITVAK
Attorney for Debtor(s)